

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:)
) CASE NO. 15-51937 - CRM
Joe Howard Rogers and)
Mary Ann Rogers,)
) CHAPTER 13
Debtors.)

DEBTORS' AMENDMENT TO CHAPTER 13 SCHEDULES

COME NOW Debtors and amend the Chapter 13 Schedules to provide the following:

1.

Debtors amend Schedule C of this Chapter 13 Bankruptcy, as attached, to correct the exemptions.

2.

Debtors amend Schedules I and J of this Chapter 13 Bankruptcy, as attached, to more accurately reflect Debtor's current monthly income and expenses.

3.

Debtors amend the Summary of Schedules of this Chapter 13 Bankruptcy.

WHEREFORE, Debtors pray that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

Dated: May 11, 2015.

Respectfully submitted,
KING & KING LAW/LLC

/S/ 

Alaina Joseph
Attorney for Debtors
Georgia Bar Number 940583
215 Pryor Street
Atlanta, GA 30303
(404) 524-6400
notices@kingkingllc.com

B6C (Official Form 6C) (4/13)

In re Joe Howard Rogers,
Mary Ann Rogers

Case No. 15-51937

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Residence: 1955 Spink St NW Atlanta, GA 30318	O.C.G.A. § 44-13-100(a)(1)	1.00	65,097.00
Time Share in Florida	O.C.G.A. § 44-13-100(a)(6)	5,000.00	5,000.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Bank Account with Wells Fargo Bank	O.C.G.A. § 44-13-100(a)(6)	50.00	50.00
<u>Household Goods and Furnishings</u>			
Household Goods	O.C.G.A. § 44-13-100(a)(4)	2,500.00	2,500.00
<u>Wearing Apparel</u>			
Clothing and Shoes	O.C.G.A. § 44-13-100(a)(4)	150.00	150.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2007 GMC CANYON PICKUP-1/2 Ton-5 Cyl,	O.C.G.A. § 44-13-100(a)(3)	5,000.00	7,325.00
Extended Cab SL (4 Cyl)	O.C.G.A. § 44-13-100(a)(6)	2,325.00	
Mileage: (45,000) miles			

Total:	15,026.00	80,122.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

Fill in this information to identify your case:

Debtor 1 Joe Howard Rogers

Debtor 2 Mary Ann Rogers
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 15-51937
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

Retired

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Retired

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 0.00
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 0.00

Debtor 1 Joe Howard Rogers
Debtor 2 Mary Ann Rogers

Case number (if known) 15-51937

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 0.00	\$ 0.00	4.
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ 0.00	5a.
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	5b.
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00	5c.
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	5d.
5e. Insurance	\$ 0.00	\$ 0.00	5e.
5f. Domestic support obligations	\$ 0.00	\$ 0.00	5f.
5g. Union dues	\$ 0.00	\$ 0.00	5g.
5h. Other deductions. Specify: _____	\$ 0.00	\$ 0.00	5h. +
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	\$ 0.00	6.
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	\$ 0.00	7.
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	8a.
8b. Interest and dividends	\$ 0.00	\$ 0.00	8b.
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	8c.
8d. Unemployment compensation	\$ 0.00	\$ 0.00	8d.
8e. Social Security	\$ 1,218.00	\$ 631.00	8e.
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00	8f.
8g. Pension or retirement income	\$ 232.00	\$ 0.00	8g.
8h. Other monthly income. Specify: <u>Contribution from Son</u>	\$ 650.00	\$ 0.00	8h. +
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 2,100.00	\$ 631.00	9.
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 2,100.00	\$ 631.00	10.
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		+\$ 0.00	11.
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		\$ 2,731.00	12.
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Joe Howard Rogers

Debtor 2 Mary Ann Rogers
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 15-51937
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 558.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Joe Howard Rogers
Debtor 2 Mary Ann Rogers

Case number (if known) 15-51937

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 280.00
6b. Water, sewer, garbage collection	6b. \$ 75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 150.00
6d. Other. Specify: Lawn care	6d. \$ 75.00
7. Food and housekeeping supplies	7. \$ 268.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 20.00
10. Personal care products and services	10. \$ 20.00
11. Medical and dental expenses	11. \$ 10.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 125.00
15d. Other insurance. Specify:	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify:	17c. \$ 0.00
17d. Other. Specify:	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify:	\$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. Other: Specify:	21. +\$ 0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ 1,701.00
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 2,731.00
23b. Copy your monthly expenses from line 22 above.	23b. -\$ 1,701.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 1,030.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:

United States Bankruptcy Court
Northern District of Georgia

In re Joe Howard Rogers,
Mary Ann Rogers

Debtors

Case No. 15-51937

Chapter 13

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	70,097.00		
B - Personal Property	Yes	3	24,525.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		89,285.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		3,723.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,731.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,701.00
Total Number of Sheets of ALL Schedules		16			
Total Assets			94,622.00		
Total Liabilities				93,008.00	

United States Bankruptcy Court
Northern District of Georgia

In re Joe Howard Rogers,
Mary Ann Rogers

Debtors

Case No. 15-51937

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,731.00
Average Expenses (from Schedule J, Line 22)	1,701.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	232.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		9,689.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		3,723.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		13,412.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:)
) CASE NO. 15-51937 - CRM
Joe Howard Rogers and)
Mary Ann Rogers,)
) CHAPTER 13
Debtors.)

DECLARATION UNDER PENALTY OF PERJURY

We declare under penalty of perjury that the foregoing is true and correct to the best of our knowledge, information and belief.

Joe Howard Rogers /S/
Joe Howard Rogers

Mary A. Rogers /S/
Mary Ann Rogers

Dated: 5-11-2015, 2015.

Penalty for making a false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:)
) CASE NO. 15-51937 - CRM
Joe Howard Rogers and)
Mary Ann Rogers,)
) CHAPTER 13
Debtors.)

CERTIFICATE OF SERVICE

I hereby certify, under penalty of perjury, that I am more than 18 years of age, and that on this day, I served a copy of the within "Amended Schedules" upon the following by depositing a copy of same in U.S. Mail with sufficient postage, unless otherwise noted, affixed thereon to ensure delivery to:

Nancy J. Whaley, Chapter 13 Trustee
303 Peachtree Center Av, Suntrust Garden Plaza, Suite 120
Atlanta, GA 30303
Via email: ecf@njwtrustee.com

Joe Howard Rogers
Mary Ann Rogers
1955 Spink St NW
Atlanta, GA 30318

Chase Auto Finance
P.O. Box 9001937
Louisville, KY 40290

Cobb Medical Assoc Nextgen
c/o North Amercn
2810 Walker Rd
Chattanooga, TN 37421

Firestone
P.O. Box 81410 AMF
Cleveland, OH 44181

Georgia Department of Revenue
1800 Century Blvd NE Suite 910
Atlanta, GA 30321

Georgia Natural Gas
c/o Convergent Outsourcing
500 SW 7th St Bldg A 100
Renton, WA 98055

Grady Memorial Hospital Corp.
c/o Convergent Outsourcing Inc.
800 SW 39th St.
Renton, WA 98057-4975

IRS
Centralized Insolvency Opera
P.O. Box 7346
Philadelphia, PA 19101-7346

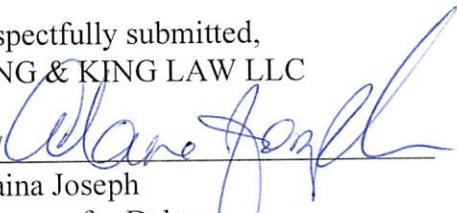
Ocwen Loan Servicing
P.O. Box 785056
Orlando, FL 32878

Portfolio Recovery Associates
120 Corporate Blvd Ste 100
Norfolk, VA 23502

Quantum Medical Radiology PC
c/o Collection SVCS of Athens
PO BOX 8048
Athens, GA 30603

Dated: May 11, 2015.

Respectfully submitted,
KING & KING LAW LLC

/s/ 
Alaina Joseph
Attorney for Debtors
Georgia Bar Number 940583
215 Pryor Street
Atlanta, GA 30303
(404) 524-6400
notices@kingkingllc.com